WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between BRIAN S. KETTLER, a single man, Grantor, and ANTHONY SEVERINO and AMY SEVERINO, husband and wife, Grantees,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantor, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby convey and warrant, except as hereinafter set forth, unto the Grantees, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 3, Pinoak Acres Subdivision, in Section 5, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 22, Pages 18-20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

 STATE MS.-DESOTO CO.

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Any and all matters which would be disclosed by an accurate survey of current date 3) and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 30th day of June, 1998.

STATE OF MISSISSIPPI COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, BRIAN S. KETTLER, a single man, who acknowledged that he/she signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 30th day of June, 1998.

oramission Expires: Maut 9,1999

OF GRANTOR:

744-1958

Work:

396-2121

ADDRESS OF GRANTEES:

5885 JORDAN ROAD

WALLS, MISSISSIPPI 38680

Home: 601/349-9549

Work: None

PREPARED BY AND RETURN TO:

HOLCOMB DUNBAR, P.A.

P. O. BOX 190

SOUTHAVEN, MS 38671-0190

(601) 349-0664

FILE# 998-308